

Information to identify the case:

Debtor 1	<u>Daniel J. Henderson</u>	Social Security number or ITIN	xxx-xx-4028
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alexis K. Henderson</u>	Social Security number or ITIN	xxx-xx-6490
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-11440-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel J. Henderson

Alexis K. Henderson

5/4/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel J. Henderson
 Alexis K. Henderson
 Debtors

Case No. 18-11440-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 22

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db/jdb +Daniel J. Henderson, Alexis K. Henderson, 574 School House Road,
 Williamstown, NJ 08094-3783
 cr +PENNYMAC LOAN SERVICES, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,
 Suite 100, Mt. Laurel, NJ 08054-3437
 cr +USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Ave, Suite 400,
 Seattle, WA 98121-3132
 517293649 KML Law Group, PC, 216 Haddon Avenue, Westmont, NJ 08108
 517293650 +MidFirst, 999 NW Grand Boulevard, Oklahoma City, OK 73118-6051
 517293651 +Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
 517293652 +PennyMac, PO Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM May 05 2018 03:54:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 05 2018 00:12:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517293645 +EDI: AMEREXPR.COM May 05 2018 03:54:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 517293646 +EDI: BANKAMER.COM May 05 2018 03:54:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 517293647 +EDI: CHASE.COM May 05 2018 03:54:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 517293648 +EDI: RMSC.COM May 05 2018 03:54:00 Green Tree, 332 Minnesota Street,
 Saint Paul, MN 55101-1314
 517293653 +E-mail/Text: bankruptcy@prosper.com May 05 2018 00:13:38 Prosper Market Place,
 101 2nd Street, San Francisco, CA 94105-3672
 517293654 +EDI: RMSC.COM May 05 2018 03:54:00 Synch/Lowe's, PO Box 965005, Orlando, FL 32896-5005
 517293655 +EDI: RMSC.COM May 05 2018 03:54:00 Synch/Old Navy, PO Box 965005,
 Orlando, FL 32896-5005
 517297030 +EDI: RMSC.COM May 05 2018 03:54:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517293656 +EDI: WTRRNBNK.COM May 05 2018 03:54:00 TD Bank/Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673
 517293657 +EDI: CITICORP.COM May 05 2018 03:54:00 THD/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 517293659 +EDI: USAA.COM May 05 2018 03:53:00 USAA, PO Box 33009, San Antonio, TX 78265-3009
 517293658 +EDI: USAA.COM May 05 2018 03:53:00 USAA, 10750 McDermott Parkway,
 San Antonio, TX 78288-1600

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Brian S. Thomas on behalf of Joint Debtor Alexis K. Henderson brian@brianthomaslaw.com
 Brian S. Thomas on behalf of Debtor Daniel J. Henderson brian@brianthomaslaw.com
 Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,
 BNCmail@w-legal.com
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: May 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICES, LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7